

Form finmgc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-25708-CMG  
Chapter: 11  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tracy Hua  
6 Jewel Road  
Princeton Junction, NJ 08550

Social Security No.:

xxx-xx-1863

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 11: [In a case in which 1141(d)(3) applies, no later than the date you make your last plan payment.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: November 5, 2018  
JAN: admi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Tracy Hua  
Debtor

Case No. 18-25708-CMG  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: finmgcPage 1 of 1  
Total Noticed: 3

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db +Tracy Hua, 6 Jewel Road, Princeton Junction, NJ 08550-3303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 05 2018 22:08:55 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ecf@usdoj.gov Nov 05 2018 22:08:55 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Brian E Caine on behalf of Creditor MTGLQ INVESTORS, L.P. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Charles G. Wohlrab on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSR Mortgage Loan Trust 2007-OA2, Mortgage Pass-Through Certificates, Series 2007-OA2 cwohlrb@logs.com, njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-7N cwohlrb@logs.com, njbankruptcynotifications@logs.com  
Jeffrey M. Sponder on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov, jeffrey.m.sponder@usdoj.gov  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-7N kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association, as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-7N bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Pamela Elchert Thurmond on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov, Karena.Blaylock@phila.gov  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmllawgroup.com  
Robert C Leite on behalf of Debtor Tracy Hua rleite@lmfirm.com  
Robert P. Saltzman on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSR Mortgage Loan Trust 2007-OA2, Mortgage Pass-Through Certificates, Series 2007-OA2 c/o Nationstar dnj@pbslaw.org  
Sean M. O'Brien on behalf of Creditor Wells Fargo Bank, N.A. as Trustee f/b/o holders of Structured Asset Mortgage Investments II Trust 2007-AR4, Mortgage Pass-Through Certificates, Series 2007-AR4 sobrien@flwlaw.com  
Sean M. O'Brien on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank, N.A., as Trustee, f/b/o the registered holders of Structured Asset Mortgage Investments II Trust 2007-AR6, Mortgage Pass-Through Certificates, Seri sobrien@flwlaw.com  
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. sobrien@flwlaw.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 14